

**Information to identify the case:**

Debtor 1	<b>Betty L. Martin</b>	Social Security number or ITIN	<b>xxx-xx-7249</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-20152-CMB</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Betty L. Martin

8/11/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Betty L. Martin  
Debtor

Case No. 20-20152-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 11, 2021

User: dkam  
Form ID: 318

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2021:

Recip ID	Recipient Name and Address
db	+ Betty L. Martin, 4 Mayflower Drive, Uniontown, PA 15401-5224
15190530	+ Aesthetic Dental Group of Uniontown, 120 Wayland Smith Drive, Uniontown, PA 15401-2677
15367784	Atlantic Broadband, P.O. Box 371801, Pittsburgh, PA 15250-7801
15367785	+ Auto-Owners Insurance, P.O. Box 740312, Cincinnati, OH 45274-0312
15367780	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, P.O. Box 16581, Columbus, OH 43126-5224
15183990	+ EOS CCA, P. O. Box 981025, Boston, MA 02298-1025
15367786	+ Fayette E.M.S., P.O. Box 862, Connellsville, PA 15425-0862
15367781	+ GFL Environmental, 1192 McClellandtown Road, McClellandtown, PA 15458-1118
15183992	+ Geoffrey A. Gwynn, Sr., D.D.S, 120 Wayland Smith Drive, Uniontown, PA 15401-2677
15183997	+ KML Law Group, P.C., Suite 5000--The BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15183996	+ KeyBank, Bankruptcy Department, 4224 Ridge Lea Road, Amherst, NY 14226-1016
15184001	+ MMS Endodontic Specialists, 204 Mary Higginson Lane, Uniontown, PA 15401-2657
15183999	+ Mallery-Fulmer, 59 Pittsburgh Street, Uniontown, PA 15401-2943
15202904	+ Mark Rabatin, DMD, 160 Wayland Smith Drive, Suite 202, Uniontown, PA 15401-7500
15202903	North Fayette County Municipal Authority, 1634 University Drive, P.O. Box 368, Dunbar, PA 15431-0368
15184002	PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429
15183993	+ RLH, Inc., d/b/a Hixenbaugh's Drug Store, c/o Hixenbaugh's Drug Store, 304 Morgantown Street, Uniontown, PA 15401-4829
15367787	+ Sprowls Insurance Group, P.O. Box 1447, Uniontown, PA 15401-1447
15202906	+ Two Scotts Lawn & Landscaping, 132 East Street, Uniontown, PA 15401-3127
15367782	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
15367783	WVU Medicine, P.O. Box 875, Morgantown, WV 26507-0875
15202908	Weltman, Weinberg & Reis, 436 Seventh Avenue Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 12 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 11 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 12 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 11 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: dkam

Page 2 of 3

Date Rcvd: Aug 11, 2021

Form ID: 318

Total Noticed: 47

cr	+ EDI: RECOVERYCORP.COM	Aug 12 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15367778	+ Email/Text: amscbankruptcy@adt.com	Aug 11 2021 23:13:00	ADT, 3190 S. Vaughn Way, Aurora, CO 80014-3512
15183986	EDI: URSI.COM	Aug 12 2021 03:18:00	Alltran Financial, P.O. Box 722901, Houston, TX 77272-2901
15367779	Email/Text: ering@cbhv.com	Aug 11 2021 23:13:00	Atlantic Broadband, c/o CBHV, P.O. Box 831, Newburgh, NY 12551-0831
15183987	+ EDI: CCS.COM	Aug 12 2021 03:18:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15183988	+ EDI: CCUSA.COM	Aug 12 2021 03:18:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
15183989	EDI: DISCOVER.COM	Aug 12 2021 03:18:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
15187320	EDI: DISCOVER.COM	Aug 12 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15183991	Email/Text: data_processing@fin-rec.com	Aug 11 2021 23:13:00	Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908
15183994	EDI: RMSC.COM	Aug 12 2021 03:18:00	JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15183995	Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 11 2021 23:13:00	Key Bank, P.O. Box 93885, Cleveland, OH 44101-5885
15188927	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Aug 11 2021 23:13:00	KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15183998	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 11 2021 23:25:45	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
15205556	Email/PDF: resurgentbknotifications@resurgent.com	Aug 11 2021 23:25:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15184000	+ Email/Text: bknotices@mbandw.com	Aug 11 2021 23:13:00	McCarthy, Burgess & Wolff, The M B & W Building, 26000 Cannon Road, Cleveland, OH 44146-1807
15213594	Email/Text: Bankruptcy.Notices@pnc.com	Aug 11 2021 23:13:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15184003	EDI: CITICORP.COM	Aug 12 2021 03:18:00	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
15202905	+ EDI: RMSC.COM	Aug 12 2021 03:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15184817	+ EDI: RMSC.COM	Aug 12 2021 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15215130	EDI: AIS.COM	Aug 12 2021 03:18:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15184005	EDI: VERIZONCOMB.COM	Aug 12 2021 03:18:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124
15184006	+ EDI: VERIZONCOMB.COM	Aug 12 2021 03:18:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225
15367788	Email/Text: bankruptcy@firstenergycorp.com	Aug 11 2021 23:13:00	West Penn Power, 76 South Main Street, Akron, OH 44308-1890

TOTAL: 27

District/off: 0315-2

User: dkam

Page 3 of 3

Date Rcvd: Aug 11, 2021

Form ID: 318

Total Noticed: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		KeyBank N.A. as s/b/m to First Niagara Bank N.A.
15202907	*	Verizon, P.O. Box 15124, Albany, NY 12212-5124
15184004	##+	SRA Associates, 401 Minnetonka Road, Hi Nella, NJ 08083-2914

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2021 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Debtor Betty L. Martin sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com
Maria Miksich	on behalf of Creditor KeyBank N.A. as s/b/m to First Niagara Bank N.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Sarah Elizabeth Connelly	on behalf of Debtor Betty L. Martin Sarah@zeblaw.com janet@zeblaw.com;sheila@zeblaw.com;connelly.sarahr63228@notify.bestcase.com

TOTAL: 6